

Information to identify the case:

Debtor 1	Francis McQuillen	Social Security number or ITIN	xxx-xx-2907
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	13-25482-CMG		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Francis McQuillen

7/18/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Francis McQuillen
 Debtor

Case No. 13-25482-CMG
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 30

Date Rcvd: Jul 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 20, 2018.

db +Francis McQuillen, 90 Dwight Road, Middletown, NJ 07748-3120
 514077415 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
 514077416 +Experian, P.O. Box 19719, Irvine, CA 92623-9719
 514077418 +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622
 514164106 JP MORGAN CHASE BANK, NA NATIONAL BANKRUPTCY DEPAR, PO BOX 29505 AZ1-1191,
 PHOENIX,AZ 85038-9505
 514077422 +Meridian Bank, 1776 E. Lancaster Ave, Paoli, PA 19301-1550
 515907627 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 514220525 +Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1100 Virginia Drive, Suite 175,
 Fort Washington, PA 19034-3278
 514140407 +Sallie Mae Inc. on behalf of PHEAA, P.O. Box 8147, Harrisburg, PA 17105-8147
 514077425 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Jul 18 2018 23:51:34 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jul 18 2018 23:51:31 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514077407 EDI: BANKAMER.COM Jul 19 2018 03:18:00 Bank Of America, Attention: Recovery Department,
 4161 Piedmont Pkwy., Greensboro, NC 27410
 514077408 EDI: BANKAMER.COM Jul 19 2018 03:18:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 514077409 EDI: BANKAMER.COM Jul 19 2018 03:18:00 Bank of America, PO Box 982236,
 El Paso, TX 79998-2236
 514077410 +EDI: CHASE.COM Jul 19 2018 03:23:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 514077411 +EDI: CAUT.COM Jul 19 2018 03:23:00 Chase Auto, Attn: National Bankruptcy Dept,
 201 N Central Ave Az1-1191, Phoenix, AZ 85004-8001
 514077412 EDI: RCSDELL.COM Jul 19 2018 03:23:00 Dell Financial Services, 1 Dell Way,
 Round Rock, TX 78682
 514077413 +EDI: DISCOVER.COM Jul 19 2018 03:23:00 Discover Fin Svcs Llc, Po Box 15316,
 Wilmington, DE 19850-5316
 514077414 +EDI: TSYS2.COM Jul 19 2018 03:18:00 Dsnb Bloomingdales, Macy's Bankruptcy Dept.,
 9111 Duke Blvd., Mason, OH 45040-8999
 515260567 +EDI: ECMC.COM Jul 19 2018 03:23:00 ECMC, PO BOX 16408, St. Paul, MN 55116, ECMC,
 PO BOX 16408, St. Paul, MN 55116-0408
 515260565 +EDI: ECMC.COM Jul 19 2018 03:23:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 514077417 +EDI: RMSC.COM Jul 19 2018 03:23:00 Gecrb/home Design Hvac, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 514077420 +EDI: WFFC.COM Jul 19 2018 03:23:00 Home projects, Po Box 94498,
 Las Vegas, NV 89193-4498
 514077421 +EDI: CBSKOHLS.COM Jul 19 2018 03:23:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 514317354 EDI: PRA.COM Jul 19 2018 03:23:00 Portfolio Recovery Associates, LLC,
 c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
 514077423 +EDI: NAVIENTFKASMSERV.COM Jul 19 2018 03:23:00 Sallie Mae, Attn: Claims Department,
 Po Box 9500, Wilkes-Barre, PA 18773-9500
 514077424 EDI: TFSR.COM Jul 19 2018 03:23:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapid, IA 52408
 514077426 +EDI: VERIZONCOMB.COM Jul 19 2018 03:18:00 Verizon, 500 Technology Dr,
 Weldon Spring, MO 63304-2225
 514077427 +EDI: TSYS2.COM Jul 19 2018 03:18:00 Visa Dept. Stores, Attn: Bankruptcy, Po Box 8053,
 Mason, OH 45040-8053

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514134255* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 515260566* +ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 514077419* +Gmac Mortgage, Po Box 4622, Waterloo, IA 50704-4622

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 30

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor NATIONSTAR MORTGAGE LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Justin M Gillman on behalf of Debtor Francis McQuillen abgillman@optonline.net,
r47252@notify.bestcase.com
Rebecca Ann Solarz on behalf of Creditor NATIONSTAR MORTGAGE LLC rsolarz@kmlawgroup.com
TOTAL: 5